

Docket No.: 073348.00008  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Michael J. Picciallo

Application No.: 09/478,051

Confirmation No.: 1136

Filed: January 15, 2000

Art Unit: 3621

For: ALLOWANCE CARD OR ACCOUNT

Examiner: J. R. Kucab

**RESPONSE TO OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated October 25, 2011, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.